

ESKA[®] M-Wallet

Mobile Wallet

Mobile phones have evolved from being a simple voice-transfer tool to a multi-use device that can serve as a music player, digital planner, or camera - to name a few. Now, this handheld device is poised to help enhance the cashless handling of money by providing an alternative to conventional debit cards.

The idea of using mobile phones to make money transfers and fast secure payments in a retail environment has been tried in many markets around the world and has validated the notion that mobile phones are no longer just about conducting conversations; they can actually be your wallet.

ESKA[®] M-Wallet serves as a virtual wallet that can be accessed through a Web interface or a mobile device such as a cellular telephone, a smart phone, or a Personal Digital Assistant (PDA). Using **ESKA[®] M-Wallet**, subscribers to such a service can perform many actions such as paying for purchased items, settling a restaurant bill, buying airtime for the mobile phone, paying utility bills, and transferring money to others; subscribers and non-subscribers.

Key Benefits

- **Convenience:** The consumer can make secure cashless money transactions with a personal mobile device at any time.
- **Effective Handling:** **ESKA[®] M-Wallet** handles both small and large transactions in an efficient way.
- **Increased Business and Additional Revenue:** Merchants, Telecom Operators and Financial Institutions are offered exposure to a larger number of mobile subscribers, thus generating more clientele and additional revenue.
- **Low Investment Cost:** The system offers a low total cost of ownership in addition to low cost per mobile payment transaction compared to traditional payment methods.
- **Increased Customer Loyalty:** **ESKA[®] M-Wallet** increases customer loyalty by offering service differentiation.

Key Features

- User friendly Web-based system
- Multilingual interface
- High security standards
- Fraud management and Anti-Money Laundering (AML) rules
- Easy and quick configuration
- Generation of extensive reports and statistics
- Logging and auditing information
- Support for multi-service provider



- Scalable and modular design
- E-mail, SMS, and SNMP alarms and notifications
- Built over latest Java technologies

Main Functionalities

Cashless Payment

ESKA[®] M-Wallet enables consumers to instantly make purchases via e-money stored value accounts. Purchases can be authorised directly from the handset. This type of cashless payment is more accessible than banks and more secure than cash.

Money Transfer

The mobile money transfer feature allows subscribers to transfer money from their mobile wallet (m-wallet) accounts to other m-wallet accounts or bank accounts via simple user interfaces.

Paying Bills

ESKA[®] M-Wallet supports payment of bills to utilities, companies and other organisations that sell services to consumers. Using this service, the consumer can pay bills at anytime and from any place without the hassle of standing in queues.

Prepaid Top-Up

ESKA[®] M-Wallet allows purchasing prepaid top-up without the need for vouchers. This service enables the operators' subscribers to recharge their telecom accounts anywhere and at any time. Also, the system enables subscribers to top-up their telecom accounts directly from their bank accounts.

Cash Out

ESKA® M-Wallet enables consumers and merchants to withdraw cash amounts from their m-wallet accounts from any available agent or service provider without the need to go to banks for money withdrawal.

Recharging Consumer Account

The system allows consumers to recharge their m-wallet accounts through a number of ways:

- **Vouchers:** Consumers can recharge their m-wallets using debit vouchers wherever they are at any time through the simple interfaces provided by **ESKA® M-Wallet**.
- **Telecom Accounts:** Consumers can easily recharge their m-wallets using the positive balance in their telecom accounts.
- **Direct (Manual) Deposits:** Consumers also have the option to directly recharge their m-wallets through system agents who have access to the system.
- **Consumer Bank Accounts:** Consumers can recharge their m-wallets directly from their bank accounts through Web and mobile system interfaces.

Multiple Interfaces

ESKA® M-Wallet offers the following flexible interfaces to allow for end-to-end transactions between consumers and merchants:

- Consumer Mobile Access (CMA)
- Consumer Web Access (CWA)
- Agent Mobile Access (AMA)
- Agent Web Access (AWA)
- Merchant Web Access (MWA)
- SMS Access
- USSD Access

Near Field Communications (NFC) Contactless Technology

ESKA® M-Wallet makes use of NFC Contactless Technology to enable a “wave-to-pay” experience for consumers. Consumers can shop with mobile phones that have their SIM cards provisioned for such a service and can perform transactions by simply “waving” the phone against Points of Sale terminals that are used to read the necessary data off the mobile phone SIM card. The amounts of the transactions are subsequently deducted from the consumer balances.

Operation, Administration and Maintenance (OAM)

ESKA® M-Wallet provides a comprehensive and powerful Web-based and multilingual OAM tool that supports the following functionalities:

- Administrator management and access control
- Merchant management



- Consumer management
- Service provider management
- Agent management
- Dispute management
- Notification management
- Transaction management
- System configuration
- Alarm management

